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The Social Security Star

BEFORE YOU APPLY FOR RETIREMENT BENEFITS: WHAT TO KNOW



Are you thinking about retiring and applying for Social Security retirement benefits? Our online tools can make your planning easier. Visit www.ssa.gov/myaccount to access your personal *my Social Security* account to get an instant and personalized estimate of your retirement benefits based on your earnings record.

It is important that your earnings record is correct, because we base your benefit amount on the earnings reported to us. If you find an error, you will want to contact us to get your information corrected. Read our publication, *How to Correct Your Social Security Earnings Record*, at www.ssa.gov/pubs/EN-05-10081.pdf, to learn how.

You can also get benefit estimates based on different retirement ages and choose the best retirement age for you. Don't have a personal *my Social Security* account? You can create one today at www.ssa.gov/myaccount.

When you're ready to apply for Social Security retirement benefits, you can complete your application online in as little as 15 minutes at www.ssa.gov/retirement. We will contact you if we need any more information. You can check the status of your application with your personal *my Social Security* account.

You can apply online for your Social Security retirement benefits, and for benefits as a

spouse, if you meet all the following criteria:

- You must be at least age 62 for the entire month to be eligible to receive benefits.
- You are **not** currently receiving benefits on your own Social Security record.
- You have not already applied for retirement benefits.
- You want your benefits to start no later than four months in the future. (We cannot process your application if you apply for benefits more than four months in advance.)

Find more information about our online services at www.ssa.gov/onlineservices.

Most Social Security services are available online by visiting www.socialsecurity.gov, and by calling Social Security toll-free at 1 (800) 772-1213 or 1 (800) 325-0778 TTY

Remember, visit www.ssa.gov/agency/emergency/ for up-to-date information about Social Security Office Closings and Emergencies. Subscribe to state or territory specific updates!

**MAKING THE MOST OF
AMERICA SAVES
WEEK**



This year, America Saves Week runs from February 21 through 25 with the theme *Building Financial Resilience*. The week is an opportunity for organizations to promote good financial habits, and for people to assess their own saving status.

Planning and saving are key to a successful retirement. The earlier you start saving for retirement, the better off you will be. People with a plan are twice as likely to save successfully. Set a goal, make a plan, and save automatically. We encourage you to pledge to save for America Saves Week at www.americasavesweek.org.

Please visit our website for more useful information on ways to help you plan for your retirement at www.ssa.gov/retirement.

You are never too young to begin saving. If you know a younger worker, please help share our information with them. Younger workers may think they have time to put off saving for their future, but the sooner they begin, the more their money can grow. Visit and share our website for young workers at www.ssa.gov/people/earlycareer where you will find resources that can help you secure today and tomorrow. We also have an infographic that provides helpful information about saving at www.ssa.gov/benefits/assets/materials/retirement/EN-05-10549.pdf.

The Social Security Administration remains committed to providing you timely and accurate service and information during the COVID-19 pandemic. You can view all COVID-19 related questions and answers here: [COVID-19](#).

You can speak with a representative by calling your local Social Security office or our National 800 Number. You can find local office phone numbers online by using our Social Security Office Locator at www.ssa.gov/locator.

**DEFEND AGAINST
SCAMMERS WHO
TARGET YOUR SOCIAL
SECURITY BENEFITS**



Scammers are always finding new ways to steal your money and personal information by exploiting your fears. The most effective way to defeat scammers is to know how to identify scams and to ignore suspicious calls and emails.

One common tactic scammers use is posing as federal agents or other law enforcement. They may claim your Social Security number is linked to a crime. They may even threaten to arrest you if you do not comply with their instructions. Here are three things you should do:

- Hang up right away or do not reply to the email.

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- Never give personal information or payment of any kind.
- Report the scam at oig.ssa.gov to immediately notify the law enforcement team in our Office of the Inspector General.

You should continue to remain vigilant of phone calls when someone says there's a problem with your Social Security number or your benefits. If you owe money to us, we will mail you a letter explaining your rights, payment options, and information about appealing.

There are a few ways you can identify a scam call or email. Remember that we will never:

- Threaten you with benefit suspension, arrest, or other legal action unless you pay a fine or fee.
- Promise a benefit increase or other assistance in exchange for payment.
- Require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card.
- Demand secrecy from you in handling a Social Security-related problem.
- Send official letters or reports containing personally identifiable information via email.

If you do not have ongoing business with our agency, it is unlikely we will contact you. Again, if you get a suspicious call claiming to be from us or

law enforcement about Social Security, you should hang up and report it right away to our Office of the Inspector General at oig.ssa.gov.

QUESTIONS ABOUT SOCIAL SECURITY THAT CAN HELP YOU PLAN YOUR RETIREMENT



Social Security benefits are part of the retirement plan of almost every American worker. If you're among the many people covered under Social Security, you should know what your future benefit may be. These monthly payments are likely to be an important part of your retirement income. We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result

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in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily. Even if you never worked and did not pay Social Security taxes, you may be eligible for spouse's retirement benefits. You must be at least 62 years old, and your spouse must already be receiving retirement or disability benefits.

Our online retirement portal at www.ssa.gov/retirement is a great place to start mapping out your retirement plan. For example, have you considered:

- What is the right time for you to start receiving your retirement benefits?
- What documents you may need to provide SSA for your retirement application?
- Which factors may affect your retirement benefits?
- What you should remember to do after you apply for retirement benefits?

You can use your personal **my Social Security** account at www.ssa.gov/myaccount to get an instant estimate of your future retirement benefits. You can also see the effects of starting your retirement benefits at different ages. You may also be wondering about:

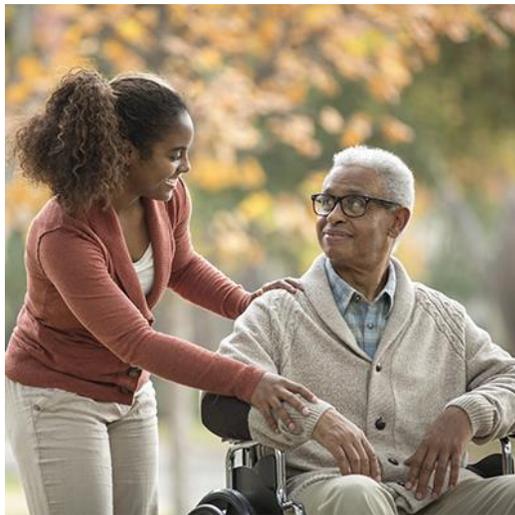
- Benefits for a spouse or children.

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- How work affects your benefits.
- If you will have to pay taxes on your benefits.
- Medicare.

You can learn more at www.ssa.gov/retirement. Please share this information with family and friends to help them prepare for their retirement.

SUBMIT YOUR SOCIAL SECURITY DISABILITY UPDATE REPORT ONLINE



We are required to periodically conduct Continuing Disability Reviews for beneficiaries with disabilities. This process requires that beneficiaries complete a Continuing Disability Review packet, that we mail to beneficiaries, to help us update information about their medical conditions and recent treatments.

Additionally, we offer an online option for beneficiaries to complete the Disability Update Report form and provide any supporting documents about their medical treatment or work activities.

We designed this form with convenience in mind — and to save you time. You can access the online form at www.ssa.gov/ssa455-online-form. (Use either Microsoft Edge or Google Chrome for the best online experience.)

When you complete your Continuing Disability Review, you will need your Social Security number, current address and phone number, and a valid email address to complete the form. Also, you must have received a request for an updated disability report in the mail.

Once you “Click to Sign,” you will receive an email from echosign.com asking you to confirm your digital signature. Check your junk folder if you don’t receive it within a few minutes. If your signature isn’t complete your form won’t be processed.

Please be sure to let your friends and loved ones know about this new online option.

NOTE: *The mention of Microsoft Edge and Google Chrome is for informational purposes only and does not*

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constitute an endorsement by the Social Security Administration.

DO YOU SUSPECT SOMEONE OF COMMITTING FRAUD, WASTE, OR ABUSE AGAINST SOCIAL SECURITY?

REPORTING FRAUD TO THE SSA OFFICE OF THE INSPECTOR GENERAL IS EASY, SAFE, AND SECURE.

REPORT SOCIAL SECURITY SCAMS AT [HTTPS://SECURE.SSA.GOV/IPFF/HOME](https://secure.ssa.gov/ipff/home)

REPORT OTHER SOCIAL SECURITY FRAUD, WASTE, AND ABUSE AT [HTTPS://SECURE.SSA.GOV/PFRF/HOME](https://secure.ssa.gov/pfrf/home)

OTHER WAYS TO REPORT FRAUD

U.S. MAIL:

SOCIAL SECURITY FRAUD HOTLINE
PO BOX 17785
BALTIMORE, MD 21235

FAX:
(410) 597-0118

PHONE:
(800) 269-0271

10:00 A.M. TO 4:00 P.M. ET,
MONDAY TO FRIDAY,
EXCEPT FEDERAL HOLIDAYS

(866) 501-2101 TTY